

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 12-34084-DOT
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

George Q Jones Jr.
4606 Francistown Rd
Glen Allen, VA 23060

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-9453

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

George Q Jones Jr. is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: October 17, 2012

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 George Q Jones, Jr.
 Debtor

Case No. 12-34084-DOT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin
 Form ID: B18

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Oct 18, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2012.

db #+George Q Jones, Jr., 4606 Francistown Rd, Glen Allen, VA 23060-3528
 11260758 +Bon Secours West End MRI, 7229 Forest Ave, Suite 110, Richmond, VA 23226-3765
 11260759 +Carl Witmeyer, The Witmeyer Law Firm, 10035 Sliding Hill Rd, Ste 102, Ashland, VA 23005-7953
 11260760 Citimortgage Inc, Po Box 6243, Sioux Falls, SD 57117-6243
 11260761 +Dwight K Perkins, Jr., 5112 Tiffany Woods Ct., Richmond, VA 23223-2713
 11260762 +ER Solutions, Po Box 9004, Renton, WA 98057-9004
 11260763 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focused Recovery Solut, 9701 Metropolitan Ct Ste, North Chesterfield, VA 23236-0000)
 11260764 +Home Furnishings, Home Furnishings Crdt Co, Po Box 12812, Norfolk, VA 23541-0812
 11260765 +Jefferson Capital, 16 Mcleland Rd, Saint Cloud, MN 56303-2198
 11260766 +Joseph W Bliley Company, 3801 Augusta Ave, Richmond, VA 23230-3909
 11260768 +LR JV Honeytree, 1500 Honey Grove Dr., Henrico, VA 23229-5203
 11260767 +Lendmark Financial Ser, 2118 Usher St Nw, Covington, GA 30014-2434
 11260769 +MCV Physicians, 1601 Willow Lawn Dr, Ste 275, Richmond, VA 23230-3422
 11260771 +Peter Coleman, 3500 Grove Ave, Ste 101, Richmond, VA 23221-2220
 11260770 +Peter Coleman, 204 N Hamilton St, Ste B, Richmond, VA 23221-2662

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr EDI: QSB LUBMAN.COM Oct 19 2012 02:08:00 Sherman B. Lubman, P.O. Box 5757, Glen Allen, VA 23058-5757

11260757 +EDI: AFNIRECOVERY.COM Oct 19 2012 02:08:00 Afni, Attention: Bankruptcy, 1310 Martin Luther King Dr, Bloomington, IL 61701-1465
 11260765 +EDI: JEFFERSONCAP.COM Oct 19 2012 02:08:00 Jefferson Capital, 16 Mcleland Rd, Saint Cloud, MN 56303-2198
 11260772 +E-mail/Text: colleen.atkinson@rmscollect.com Oct 19 2012 02:32:02 Rec Mgm Sys, 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5827

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

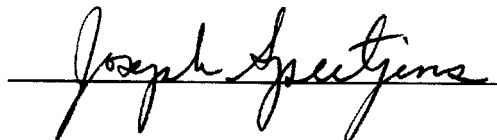
Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2012

Signature:



District/off: 0422-7

User: admin
Form ID: B18

Page 2 of 2
Total Noticed: 18

Date Rcvd: Oct 18, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2012 at the address(es) listed below:

Robert B. Duke on behalf of Debtor George Jones rdukelaw@gmail.com,
2debtlawgroup@gmail.com;thedebtlawgroupmail@gmail.com
Sherman B. Lubman lubmans@comcast.net, slubman@ecf.epiqsystems.com

TOTAL: 2